

**IN THE CLAIMS:**

The following is a complete listing of the claims in this application. The listing reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims.

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1. (Currently Amended) A method, to be administered by an administrating entity, for allowing a plurality of participants to prepay for services or goods to be received at a ~~later~~ future date from one of a plurality of specified providers, the method comprising the steps of:

executing contracts between the administrating entity and each of the plurality of participants in which a contracting participant pays to the administrating entity a cash amount and in return receives from the administrating entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects, the selection being made by the contracting participant substantially on the future date on which the services or goods will be provided;

determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

executing contracts between the administrating entity and each of the plurality of specified providers in which the administrating entity pays to a contracting provider a cash amount and in return receives from the contracting provider a

1 promise to deliver a specified measure of services or goods, the cash amounts that correspond to the measures of services or goods being set by the provider.

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2. (Original) A method according to claim 1, wherein the administering entity ascertains the measure of services or goods to be specified in each contract with a provider in accordance with the predicted total measure of services or goods that will be required from that provider.

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3. (Currently Amended) A financial data processing system for allowing a plurality of participants to prepay for services or goods to be received at a ~~later~~ future date from one of a plurality of specified providers comprising:

ED means for storing data regarding a plurality of contracts executed between an administering entity and each of the plurality of participants in which a contracting participant paid to the administering entity a cash amount and in return received from the administering entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects, the selection being made by the contracting participant substantially on the future date on which the services or goods will be provided;

means for determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

E2 means for storing data regarding a plurality of contracts executed between the administrating entity and each of the plurality of specified providers in which the administrating entity paid to a contracting provider a cash amount and in return received from the contracting provider a promise to deliver a specified measure of services or goods, the cash amounts that correspond to the measures of services or goods having been set by the provider.

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E3 4. (Currently Amended) A financial data processing system according to claim 1, wherein the administrating entity ascertains the measure of services or goods to be specified in each contract with a provider in accordance with the predicted total measure of services or goods that will be required from that provider.

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5. (Currently Amended) A financial data processing system for allowing a plurality of participants to prepay for services or goods to be received at a ~~later~~ future date from one of a plurality of specified providers, comprising:

E4 a machine-readable storage device which stores data indicating measures of services or goods for which each participant has prepaid and measures of services or goods which each provider has contracted to provide;

a processing circuit for determining, for each of the providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants,

wherein the system is configured such that cash amounts that correspond to measures of services or goods are set by each provider and such that the

participants select which of the plurality of providers will deliver the services or goods at ~~the time the services or goods are to be provided~~ substantially on the future date on which the services or goods will be provided.

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6-23. (Canceled)

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24. (Currently Amended) A machine-readable data storage medium encoded with a set of machine-executable instructions for carrying out, with a machine capable of executing said instructions, a data processing method for allowing a plurality of participants to prepay for services or goods to be received at a ~~later~~ future date from one of a plurality of specified providers, the method comprising the steps of:

executing contracts between the administrating entity and each of the plurality of participants in which a contracting participant pays to the administrating entity a cash amount and in return receives from the administrating entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects, the selection being made by the contracting participant substantially on the future date on which the services or goods will be provided;

determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

executing contracts between the administrating entity and each of the plurality of specified providers in which the administrating entity pays to a

contracting provider a cash amount and in return receives from the contracting provider a  
promise to deliver a specified measure of services or goods, the cash amounts that  
correspond to the measures of services or goods being set by the provider.

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25. (Canceled)